SUBMISSION OF PROPOSAL FOR TOPIC APPROVAL

PROPOSAL FOR TOPIC APPROVAL TO BE SUBMITTED TO THE UNIVERSITY OF MUMBAI FOR THE DEGREE OF **Ph.D. IN COMMERCE IN THE SUBJECT OF ACCOUNTANCY**

Title of Topic	:	AN ANALYTICAL STUDY ON FINANCIAL ASPECTS OF SELF HELP GROUPS WITH SPECIAL REFERENCE TO PALGHAR DISTRICT
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4/7/2023

AN OUTLINE OF RESEARCH PROPOSAL

AN ANALYTICAL STUDY ON FINANCIAL ASPECTS OF SELF HELP GROUPS WITH SPECIAL REFERENCE TO PALGHAR DISTRICT

THE UNIVERSITY OF MUMBAI
FOR THE DEGREE OF
DOCTOR OF PHILOSOPHY (COMMERCE)
IN ACCOUNTANCY

SUBMITTED BY
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UNDER THE GUIDANCE OF
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AN ANALYTICAL STUDY ON FINANCIAL ASPECTS OF SELF HELP GROUPS WITH SPECIAL REFERENCE TO PALGHAR DISTRICT

1. INTRODUCTION-

With the objective of bringing the poor and downtrodden into the mainstream financial system, the Reserve Bank of India (RBI) and the Government of India (GOI) have aimed at cent percent financial inclusion. Financial inclusion implies increased access to formal financial system for the excluded, thereby bringing economic development to them. It is assumed that the banking sector will perform the central task of attaining the objective of financial inclusion and inclusive growth. Though banks are contributing towards financial inclusion; attaining the target of 100% can be met only by making savings a household habit, with a bank account in every household. Attaining this goal seems far-fetched, as even now a large majority of the Indian population barely earns a livelihood.

The All India Census of 2011 revealed that the urban people had better banking facilities (67%) than their rural counterparts (54%). This is an alarming situation, as for over a decade the Government of India has been putting in their all-out efforts to bring in financial inclusion to the rural hinterlands. The Ministry of Finance (MOF) admitted that only about 5% of the nearly 6 lakh villages in the country have bank branches. It is further admitted that, there are as many as 296 under banked districts all over the country.

With an aim of providing financial inclusion, the GOI has identified 72,721 villages with population of over 2,000. It is proposed to cover these villages under financial inclusion by March 2012. Figures show that by January 2012, over 62,000 villages have been brought under financial inclusion either with bank branches or business correspondents. The Government proposes to have one business correspondent/agent within a radial distance of 2 km in habitations which do not have a bank branch. The banks have also been asked to open a regular branch in villages with population of over 5,000 in under banked districts by September 2012. This has not been satisfactory implemented due to various hurdles.

An evaluation of the performance of baking correspondents reveals that they have not delivered as expected by the Government. The reasons for this underperformance are many and vary from place to place. An alternative to this model of financial inclusion is the Self-Help Group (SHG). It is the group commitment of SHGs that makes it stand apart, from other models. Further, it also has an advantage of being less dependent on external agents.

National Bank for Agriculture and Rural Development (NABARD) pioneered a unique micro-credit model that established a linkage between SHGs and banks, as early as in 1991-1992. The success of this model brought to the fore the fact that it is best suited to Indian conditions.

Further it also facilitated bringing the SHGs into the ambit of formal banking and infusing an element of professionalism in their services. Thereafter, RBI brought the activities of microfinance institutions (MFIs) to the mainstream in February 2000, when priority status was accorded to bank loans sanctioned by them.

Sensing the potential of MFIs, Government decided to enhance their beneficial role as an intermediary between banks and rural borrowers. Commercial banks were allowed to appoint MFIs as their banking correspondents. This was a revolutionary step that helped in increasing the reach of the banks to even remote corners of the country. It was also proposed to appoint MFIs as agents for various micro-insurance products.

Despite these, banks are lagging behind in their approach towards micro lending. The service towards micro lending is yet to be standardized. A host of factors ranging from lack of infrastructure, proper research and design facilities and inadequate distribution channels have constrained growth of MFIs. As a remedy to this, SHGs could be made a dispenser of various social goods and services, including rural credit. A number of banks now lend to SHGs that have a good track record of financial and credit performance. Such SHGs are expected to utilize their funds in income generating activities. This would go a long way in alleviating poverty and helping the rural masses to generate income.

There is no evidence of any specific period, or time wherein SHGs originated in India. The practice of small groups of people banding together to form savings and credit organizations have been in vogue for considerably long period of time. In the early stages of evolution, NGOs played a pivotal role in innovating upon the SHG model. In the 1980s policy makers took notice of this development and brainstormed with development organizations, bankers and other related institutions regarding the possibility of promoting these savings and credit group. These efforts of the policy makers coupled with the simplicity of SHGs helped in spreading the movement across the country. Thereafter, various State Governments initiated the process of establishing revolving loan funds to help SHGs. By early 1990s, State Governments and NGOs took note of the fact that SHGs are more than just a financial intermediation, and that it could act as a common interest group, working on other concerns as well. From then on the agenda of SHGs included social and political issues as well.

The SHG-Bank linkage program revolutionized the area. This facilitated the unprecedented growth of SHGs, and the popularization of microfinance programs. This linkage enabled the channelization of the much needed capital to the remotest parts of the country with the twin objectives of social and economic uplift. Leading financial institutions, NABARD and Small Industries Development Bank of India (SIDBI) played a stellar role towards this direction. These

institutions paved the way for extensive private sector participation in this industry.

The SHG-Bank linkage model uses the available financial infrastructure for providing financial services to the poor. The model has the twin advantages of reducing the transaction costs for banks, as well as ensuring very good repayment performance. Further, there are only minor regulatory issues involved in the functioning of SHGs. Other than in the recent times of crises, the repayment rate (per cent of loans repaid on time) was as high as 95%. None of the participating banks reported any non-performing assets (NPAs) under the SHG-Bank linkage model.

In 1991, RBI issued a Circular (Ref. RPCD. No.Plan.BC.13/PL-09-22/90-91 dated 24 July 1991) to commercial banks advising them to participate vigorously in the pilot project of SHGs-Bank linkage. The RBI supposed to bring out the guidelines including the details of the pilot project upon discussion with the banks. In addition to giving general directions regarding financing of informal groups RBI also advised that the details of the pilot schemes will be evolved in the consultation with banks. Accordingly, after consultation with banks and voluntary agencies RBI finalized certain guidelines.

The impressive results of the pilot program promoted the RBI to adopt special measures for the promotion of SHG-Bank linkages. Recently, the RBI Governor called upon the banks to provide adequate incentives for the branches that promote the linkage program. However, an operational flaw in the program is that banks lend to MFIs rather than the SHGs. This is done with the hope that MFIs will do the necessary monitoring, reducing the administrative burden of the participating banks.

A SHG is formed by a group of about 10 to 20 members mostly women. Normally, they would be members of a similar class or region, who come together with an intention to form savings and credit organization. The terms and conditions of savings and lending are set by the members. Accounting and other related aspects are maintained by designated members of the group. They are encouraged to make voluntary thrift on a regular basis. They use this pooled resource to make small interest bearing loans to their members. The process helps them imbibe the essentials of financial intermediation including prioritization of needs, setting terms and conditions and accounts keeping. This gradually builds financial discipline in all of them. They also learn to handle resources of a size that is much beyond the individual capacities of any of them.

Finance is important element for any organization whether they intend to make profit or not. It is required from the very first step of where organization gets form and later on it is again required to run the organizations activity smoothly. Financial Aspect is playing a very vital role in progress of any good business. Sufficient funds are necessary to meet daily expenses, debt repayment, purchase of long term assets, or investment in projects etc for the organizations

requirement accordingly funds also should be there to deal with future unforeseen over costs which may arise. Financial Aspects including its cost, revenue and profit, to this end it brings together planning, estimating budgeting, funding, managing expenses etc. Financial aspect typically focuses on increasing a sale or profit but they may also focus on investments and economic stability as well. Self help groups are also one kind of organization where some people come together to achieve common goal. As earlier stated every organization need finances for their operation so similarly self help groups are also required finances for their operations, and it's important for the self help groups to analysis the financial aspects in terms of their growth and sustainability. The aim of financial aspects and sustainability is to make the most efficient, effective and focused use of current financial resources while continuing to build funds and make the case for enhanced investment in high quality services.

Self-Help Group or in-short SHGs is now a well-known concept. It is now almost two- decade old. It is reported that the SHGs have a role in hastening country's economic development. Mainly, members of the SHGs are women. Consequently, participation of women in the country's economic development is increasing. They also play an important role in elevating the economic status of their families. This has led boost to the process of women's empowerment. In the recent years, empowerment has been recognized as the central issue in determining status of women. Since women become more potent source of development empowering them is prerequisite for over all development. By empowering women not only make them to share in the development progress but also bring out their lasting efficiency. It is necessary that women must be brought in the main stream of national development. Empowerment of women cannot be ignored. The economic status of women is now accepted as an indicator of an economy's level of development. Financial Aspects of self-groups are begin from how they generate funding's, managing expenses or debts, financial performance, liquidity etc. It is necessary to measure these factors to find out self-help groups growth and success. Financial Aspect is the only factors through all these parameters can be analyze properly and give proper outcome for it. The researcher has taken out this study to give exact findings and result about the performance of self-help groups.

2] REVIEW OF LITERATURE-

a) **Ajay Kumar (2021)** stated that micro finance is most pivotal source for self help groups. It is basically functioning for the purpose of women empowerment. They have done research in Himachal Pradesh which is a hill zone. Micro credit is a tool of capacity development and women empowerment in rural areas. Data collected on the basis of random sample method and analysis completed with the help of tables, charts, graphs etc. Awareness about micro finance and their role as well as functioning should reach to the women and government have to take proper measures for it like orientation or meetings for the self help groups.

b) **Bharat Samishetti and Dr. K. Anusha (2020)** discussed that self help groups are formed for the common objective. This objective or motive should be achieved by the all group members through collective decision making, equality in gender, skill building etc. Data collected through annual financial report and interpretation completed with the help of statistical measures accordingly. Self help groups need to make financial management better for growth and sustainability.

c) **Tiken Das and Pradyut Guha (2019),** the work in this research paper is focus on self help groups organizational, managerial, financial sustainability. Self help groups sustainability can be measured through their growth and success however it is completely belonging to team efforts. Data collected through both mode primary as well as secondary sources and data interpreted with the help of statistical equations. Bank linkage programme is now major micro finance programme and its success is completely depending on not only quantity of groups but also sustainability of groups.

d) **Anita P and Dr. K P Saraswathy Amma (2019),** stated that self help groups bank linkage program has achieved great success and it became world's largest micro finance program. The mainly study undertaken to find out the structure and economic activities of self help groups in Kerala state. The main motive of the self help group is women empowerment. Data collected through primary mode with self structured questionnaire and analyzed with the help of statistical methods. Study discussed several insights to policy makers, government, banks, NGO's and agencies to give more attention and awareness to self help group for their betterment.

e) **Vanishri R Hundekar (2019),** explained that financial inclusion is boosting economic growth and alleviating poverty and inequality through greater access to finance. Self help group-Bank linkage program is result of financial inclusion. Data collected through random sampling method and statistical tools utilized for analysis. Study further stated that availing banking services and financial services by self help groups are very low and Government of India with banking sector should provide more attention to overcome this problem, So that self help groups can be sustain in future.

Gap Analysis:

As per the literature review the lot of research work has been done on self help groups like self help groups and development, women empowerment through self help groups, self help groups involvement in microfinance etc. Specifically the research study has not been done before for palghar district in respect to financial aspects of self help groups. Therefore, researcher has taken out this study to find out the problems of self help groups regarding financial aspects and to give proper suggestions or recommendations for their growth and development.

3] PROBLEMS OF THE STUDY-

The researcher has taken this topic to analyze financial aspects of self-help groups of palghar district. As palghar district is one of the wider region and it covers around eight talukas like Vasai, Mokhada, Talasari, Vikramgad, Jawhar, Palghar, Dahanu, & Wada. It has ultimately more number of villages and so rural population is high number. Self-help groups are mostly operate at rural level and sometimes they not able to sustain due to lack of financial problems like fund generation, profitability management, repayment of debt, other liabilities etc. The research in this area is limited and researcher wants to make the fruitful research for the growth and development of self-help groups in palghar district in respect to that researcher mainly taken this research topic to draw conclusion and provide suggestions for betterment of self-help groups.

4] OBJECTIVES OF THE STUDY-

The researcher has formulated following objectives for the purpose of the study.

a) To understand the various factors influencing the Financial Aspects of Self Help Groups.
b) To analyze the overall Self Help Group performance on the basis of financial aspects with the help of following sub-objectives:
   i) Cost-Revenue reports of the Self Help Groups.
   ii) Assets and liabilities of Self Help Groups.
c) To study and analyze the different investments options preferred by Self Help Groups.
d) To study the financial literacy among Self Help Group in respect of Government Schemes.
e) To examine the problems faced by Self Help Groups for growth and sustainability in business and provide suggestions on it.

5] HYPOTHESES OF THE STUDY-

Hypothesis-1

H0: Financial Aspects of Self Help Groups are not influence by various factors.

H1: Financial Aspects of Self Help Groups are influence by various factors.

Hypothesis-2

H0: Financial Aspects have no impact on performance of Self Help Groups.

H1: Financial Aspects have impact on performance of Self Help Groups.

Hypothesis-3

H0: The cost-revenue aspects of Self-Help group do not show any significant improvement during last 5 years.

H1: The cost-revenue aspects of Self-Help group show significant improvement during last 5 years.

Hypothesis-4

H0: There is no proper management between assets and liabilities of Self-Help groups.

H1: There is proper management between assets and liabilities of Self-Help groups.

Hypothesis-5

H0: Self-Help Groups have no any concrete investment options for returns.

H1: Self-Help Groups have concrete investment options for returns.

Hypothesis-6

H0: Financial Literacy has no significant impact among Self-Help Groups about Government Schemes.

H1: Financial Literacy has significant impact among Self-Help Groups about Government Schemes.

Hypothesis-7

H0: There are no significant problems faced by Self-Help Groups for growth and sustainability.

H1: There are significant problems faced by Self-Help Groups for growth and sustainability.

6] RESEARCH METHODOLOGY OF THE STUDY-

In order to achieve the objectives of the study researcher has proposed to adopt the following methodology:

A) Sampling-

i) Universe of the Study- Palghar District

ii) Sample Profile- Registered Self Help Groups from Palghar District.

iii) Sample Size of the Study- Total No of Self Help Groups in Palghar District is 19,234. Researcher will take 20% Sample Size from each Talukas (Total Eight Talukas).

B) Reference Period of the Study- International and national literatures will be considered for literature review. The researcher will collect the data from the five consecutive years viz. 2017-18, 2018-19, 2019-20, 2020-21, & 2021-22 for the financial performance analysis.

C) Source of Data Collection-

i) Primary data-

The topic is based upon primary data collection to analyse the financial aspects of self-help groups with special reference to palghar district. To understand and analyse the financial aspects of self-help groups the instruments like questionnaires (Self Structured) will be used for primary data collection. The researcher has proposed to collect data from the self-help groups from Palghar district.

ii) Secondary data-

The secondary data will be collected from various books on Self help groups, financial aspects and related to it. There are several journals on finances and self-groups in India which will be referred for understanding the concepts and giving proper direction to the study. Relevant articles, reports, publications of journals,research reports, case studies etc. will be referred. Apart from this internet and web support will be considered for the purpose of secondary data.

D) Data Collection & Analysis-

i) Data Collection-

Random Sampling without replacement method will be followed to collect data. Mixed Method i.e qualitative and quantitative methods will be followed. Under qualitative- interview method and quantitative- survey methods will applicable. Self-structured questionnaire will be prepared to collect data.

ii) Data Analysis-

Researcher will analyze the collected data through suitable statistical techniques. Researcher will also take the help from CAGR, Budgets, financial ratios and case studies to analyze the data.

7] SIGNIFICANCE OF THE STUDY-

The study will be helpful to understand the financial aspect concept. The study will provide suggestions or recommendations on problems which face by the Self-help groups regarding financial aspects. The study is significant for the self-help groups from Palghar district for their growth and sustainability. The relevance of financial aspects for self-help groups can be known. The research will enrich the knowledge about financial aspects and sustainability and also it will be beneficial to other researchers.

8] SCOPE OF THE STUDY-

The study will review the relevant literature which is associated with the research topic. The researcher is going to analyze the financial aspects of self-help groups in palghar district. Therefore the study will explore the self-help groups in terms of their functioning mainly related in financial aspects. The study will be beneficial to other researchers also who want to make study on relevant research area in future.

9] LIMITATIONS OF THE STUDY-

Researcher will analyze the financial aspects of self-help groups in Palghar District however some limitations can be take place. Primary data is relevant for the study may be much depending upon the co-operation of respondents. The study also consists of secondary source of data. It may be collected through website, journals, books or any other. The geographical limitations for the primary data collection will be limited to Palghar District.

10] CONCLUSION OF THE STUDY-

As researcher has taken out an analytical study on financial aspects of self-help groups of palghar district. The outline plan has been drawn on the basis of literature review, problems, objectives, hypothesis, research methodology etc. The researcher will be able to give proper direction to the study with the help data collection and analysis. Research study will provide relevant suggestions and recommendations to the self-help groups for their growth and sustainability.

11] CHAPTERISATION-

The researcher has proposed the following chapters for making the Doctoral Thesisof the said research topic.

Sr.No	Index
1	INTRODUCTION In this chapter Selection and relevance of the problem, historical background of the problem, brief profile of the study area, definition of related aspects, features, different concepts related to the problem etc can be incorporated the researcher.
2	REVIEW OF LITERATURE In this chapter researcher will provide information about the studies done on the respective topic. This would specify how the study undertaken is relevant and contribute for value addition in information of study area which helps the Researcher to further study on same topic.
3	SELF HELP GROUP AND FINANCIAL ASPECTS In this chapter researcher will incorporate the information and background about the self help groups and financial aspects of them.
4	RESEARCH METHODOLOGY This chapter will include the research study related points like Objectives, Hypothesis, Scope, limitations, Significance, Data collection etc.
5	DATA ANALYSIS & INTERPRETATION These chapters will the most important chapter of the study where the analysis of collected data will be done by the researcher and also it will provide the interpretation of collected data with the help of presentation of graphs and statistical techniques etc.
6	FINDINGS, CONCLUSION AND SUGGESTIONS In this chapter the findings of research study will cover with conclusion and then recommendations will be enlisted to validate the objectives and hypotheses.
7	REFERENCES / BIBLIOGRAPHY In this chapter researcher will provide the references which used throughout the study
8	APPENDIX In this part researcher will incorporate all the annexure, questionnaire etc

12] REFERENCE OF THE STUDY-

Journals and Research Articles:

1) Ajay Kumar, (2021). Micro Finance through Self Help Groups (SHGs): A Tool for Socio-Economic Development of women in Himachal Pradesh (A Case Study of Low Hill Zone), Journal of Emerging Technologies and Innovative Research (JETIR) Volume 8, Issue 1www.jetir.org, (ISSN- 2349-5162)
2) Bharat Samishetti and Dr. K. Anusha, (2020). Financial Management of Self help groups in the warangal rural district, European Journal of Molecular & Clinical Medicine, Volume 7, Issue 4, 2020 (ISSN 2515-8260)
3) Tiken Das and Pradyut Guha, (2019). Measuring Women's Self-help Group Sustainability: A Study of Rural Assam, International Journal of Rural Management 15 (I) I 16-136, 2019.
4) Anitha P and Dr. K P Saraswathy Amma, (2019). Analysis of the Structure and Economic Activities of Self Help Groups under Bank Linkage Programme In the State of Kerala, International Journal of Research and Review (IJRR)-Vol.6;Issue 7; July 2019 (E-ISSN: 2349-9788; P-ISSN: 24542237)
5) Vanishri R Hundekar, (2019). An empirical study on "Financial Inclusion through Self Help Groups Bank Linkage Programme- An Economic Catalyst to Transform Rural India", https://www.researchgate.net/publication/335657997

Books:

1) M.M. Sulphey, Vivek Viswan V., "ESSENTIALS OF MICROFINANCE", Second Edition.
2) O.C. Rana, Hem Raj, "MICROFINANCE", First Edition.

Websites:

a) toppr.com/guides/general-awareness/financial-banking-institutions-in-india/introduction-to-finance/
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c) http://www.rch.nsw.gov.au/__data/assets/pdf_file/0007/334924/KeyFinancialViability.pdf
d) https://www.iibt.edu.au/financial-viability-and-sustainability/
e) https://www.drishtiias.com/to-the-points/Paper2/self-help-groups-shgs
f) https://www.sciencedirect.com/science/article/pii/S0305750X2100190X
g) https://www.worldwidejournals.com/global-journal-for-research-analysis-GJRA/recent_issues_pdf/2017/March/March_2017_1491820291___139.pdf
h) https://www.worldwidejournals.com/indian-journal-of-applied-research-(IJAR)/article/the-growth-of-self-help-groups-in-india-a-study/NDI1/?is=1
i) https://www.emerald.com/insight/content/doi/10.1108/RAMJ-08-2019-0002/full/html
j) https://www.jetir.org/view?paper=JETIR180Z050
k) http://ncwapps.nic.in/pdfReports/SHG-Maharashtra.pdf
l) https://nrlm.gov.in/shgReport

Government of India

Ministry of Rural Development

Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM)

G1: SHGs Under NRLM (State Level)

S.No.	State Name	SHGs Type				Total Members
		New	Revived	Pre-NRLM	Sub Total	
1	ANDHRA PRADESH	110359	2249	707986	820594	8309773
2	ASSAM	132571	152943	38876	324390	3588171
3	BIHAR	982202	198	29022	1011422	11705349
4	CHHATTISGARH	182715	53222	4887	240824	2572873
5	GUJARAT	110256	81287	76396	267939	2678002
6	JHARKHAND	237127	11879	21118	270124	3358668
7	KARNATAKA	66377	13363	163929	243669	2934912
8	KERALA	106770	1633	145813	254216	3624302
9	MADHYA PRADESH	342165	55577	10593	408335	4559539
10	MAHARASHTRA	455241	103655	28756	587652	5914242
11	ODISHA	223647	159437	141335	524419	5430730
12	RAJASTHAN	236478	135	6441	243054	2700542
13	TAMIL NADU	159192	17671	138475	315341	3670276
14	TELANGANA	142941	108	294768	437817	4593463
15	UTTAR PRADESH	572447	68103	13621	654171	6881131
16	WEST BENGAL	684702	34259	314062	1033023	10746496
17	HARYANA	51259	2491	147	53897	560654
18	HIMACHAL PRADESH	35283	5608	907	41798	338664
19	JAMMU AND KASHMIR	69247	50	66	69363	568571
20	PUNJAB	36422	679	119	37220	375460
21	UTTARAKHAND	44276	5039	892	50207	376542
22	ARUNACHAL PRADESH	5107	57	144	5308	44236
23	MANIPUR	5169	79	30	5278	56584
24	MEGHALAYA	40477	1834	529	42840	417428
25	MIZORAM	6806	2039	87	8932	73382
26	NAGALAND	8991	375	3771	13137	114049
27	SIKKIM	1802	3324	277	5403	50745
28	TRIPURA	30073	733	12413	43219	389149
29	ANDAMAN AND NICOBAR	992	81	8	1081	10750
30	GOA	1371	2179	11	3561	45934
31	LADAKH	515	4	0	519	4315
32	LAKSHADWEEP	323	0	1	324	3681
33	PUDUCHERRY	2827	250	956	4033	51758
34	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	762	0	30	792	8469
	Grand Total	**5086892**	**780544**	**2156466**	**8023902**	**86758840**

Sources: https://nrlm.gov.in/shgOuterReports.do?methodName=showShgreport

at 22.00 pm on 25th November, 2022

G1: SHGs Under NRLM (District Level)						
S.No.	District Name	SHGs Type				Total Members
		New	Revived	Pre-NRLM	Sub Total	
1	AHMEDNAGAR	17218	463	4295	21976	216675
2	AKOLA	10495	373	1619	12487	126148
3	AMRAVATI	15507	510	3122	19139	189863
4	AURANGABAD	12825	56	3568	16449	157880
5	BEED	15473	3	2679	18155	188457
6	BHANDARA	8209	1099	4633	13941	153342
7	BULDHANA	17662	511	4198	22371	216474
8	CHANDRAPUR	9898	40	10004	19942	208607
9	DHULE	8657	515	1996	11168	116136
10	GADCHIROLI	10449	3829	899	15177	159554
11	GONDIA	10814	4905	1272	16991	192195
12	HINGOLI	7374	285	1329	8988	84221
13	JALGAON	21598	990	2483	25071	240619
14	JALNA	15184	1467	624	17275	178568
15	KOLHAPUR	18250	456	4019	22725	219917
16	LATUR	15452	466	2916	18834	183076
17	NAGPUR	14189	72	4239	18500	190386
18	NANDED	12909	730	3650	17289	164010
19	NANDURBAR	12254	298	2348	14900	143983
20	NASHIK	20335	92	4794	25221	243049
21	OSMANABAD	12143	126	2252	14521	143262
22	PALGHAR	14736	1036	3462	19234	198208
23	PARBHANI	9521	491	1609	11621	114277
24	PUNE	18341	268	5237	23846	225233
25	RAIGAD	12115	995	5081	18191	182264
26	RATNAGIRI	12516	1532	2046	16094	176651
27	SANGLI	13248	139	2221	15608	152392
28	SATARA	15748	590	3351	19689	194621
29	SINDHUDURG	6461	1735	1706	9902	104872
30	SOLAPUR	19592	518	2091	22201	232197
31	THANE	7683	2251	905	10839	118417
32	WARDHA	10817	3	3526	14346	151904
33	WASHIM	8153	3	2593	10749	101117
34	YAVATMAL	19415	1909	2888	24212	244767
	Total	**455241**	**28756**	**103655**	**587652**	**5914242**

Sources:

https://nrlm.gov.in/shgOuterReports.do?methodName=showDistrictPage&encd=18&stateName=MAHARASHTRA&reqtrack=vbtoiDaAnGeE6M3lyl891XTg7

at 22.00 pm on 25th November, 2022

G1: SHGs Under NRLM (Block Level / Palghar District)						
S.No.	Block Name	SHGs Type				Total Members
		New	Revived	Pre-NRLM	Sub Total	
1	DAHANU	2977	101	696	3774	38104
2	JAWHAR	1322	51	683	2056	21948
3	MOKHADA	1028	142	49	1219	11637
4	PALGHAR	4113	382	793	5288	55867
5	TALASARI	1376	218	365	1959	19974
6	VASAI	733	98	232	1063	10967
7	VIKRAMGAD	1488	17	155	1660	16417
8	WADA	1699	27	489	2215	23294
	Total	**14736**	**1036**	**3462**	**19234**	**198208**

Sources:

https://nrlm.gov.in/shgOuterReports.do?methodName=showBlockPage&encd=1835&stateName=MAHARASHTRA&districtName=PALGHAR&reqtrack=gdxFKBs5ck43Opj9EgiodbzEU

at 22.00 pm on 25th November, 2022